

THIS IS A REPRINTED RECEIPT



More value for the  
way you live.

465. STATELINE RD  
(662) 393-2675  
YOUR CASHIER WAS TERENCE  
MR. .... WESTERN UNION ..... NP1,012.99  
..... TAX ..... 0.00  
.... \*\*\*\* BALANCE ..... 1,012.99  
.... CASH ..... 1,020.00  
.... CHANGE ..... 7.01  
  
TOTAL NUMBER OF ITEMS SOLD = 0  
04/30/12 07:01PM 404.30.159.355

\*\*\*\*\*  
We Value Your Feedback!  
ENTER TO WIN ONE OF 15 \$100 GIFT CARDS  
You are invited to complete a survey  
about your recent visit to Kroger  
Answer by Infuseit.com  
www.tellkroger.com  
You will need this receipt to respond  
SURVEY ENTRY CODE  
026.999  
\*\*\*\*\*

THANK YOU FOR SHOPPING KROGER

THIS IS A REPRINTED RECEIPT

### CUSTOMER RECEIPT

Western Union Payments  
KROGER #404  
465 STATELINE RD W  
SOUTHAVEN MS 38671

Oper ID: TMP  
04/30/2012 800P EDT  
**MTCN: 425-626-4327**  
CASH  
Delivery/Entrega:Urgent  
Sender/Remitente: EDDIE JONES

Payee/Beneficiario: NATIONSTAR MORTGAGE  
Account #:Número de cuenta: 596967612

Amount/Cantidad: \$1,000.00  
Charge(s)/Cargos:  
Service/Servicio: 12.99  
Total/Total: \$ 1012.99

See form for terms and conditions/  
Ver formulario para términos y condiciones



# WILSON & ASSOCIATES, P.L.L.C.

Attorneys at Law – Arkansas and Tennessee

1521 Merrill Drive, Suite D-220

Little Rock AR 72211

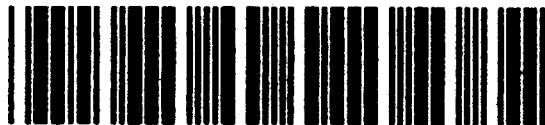
501-219-9388

Fax: 501-219-9458

Internet: [www.wilson-assoc.com](http://www.wilson-assoc.com)

**THIS FIRM PRACTICES IN MULTIPLE STATES  
AND MAY BE CONSIDERED TO BE A DEBT  
COLLECTOR IN SOME JURISDICTIONS. TO THE  
EXTENT IT IS APPLICABLE, THE FOLLOWING  
NOTICE IS PROVIDED: THIS FIRM IS A DEBT  
COLLECTOR ATTEMPTING TO COLLECT A  
DEBT. ANY INFORMATION OBTAINED CAN BE  
USED FOR THE PURPOSE OF COLLECTING THE  
DEBT.**

May 15, 2012



## VIA CERTIFIED MAIL

Mr. Eddie S. Jones  
1980 Prado Avenue  
Memphis, TN 38116

136433

RE: Eddie S. Jones and Pamela Jones  
1980 Prado Avenue  
Memphis, Tennessee 38116  
W&A No. 931-20645  
FHA No. 482-195075-6

Dear Mr. Jones:

**IF YOU HAVE PREVIOUSLY BEEN DISCHARGED FROM A CHAPTER 7 OR 13 BANKRUPTCY, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY. THIS LETTER ONLY SERVES AS NOTICE OF THE UPCOMING FORECLOSURE AS REQUIRED BY EITHER YOUR SECURITY INSTRUMENT, TENNESSEE ANNOTATED, AND/OR THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT.**

Pursuant to the enclosed Notice of Trustee's Sale, please be advised that the property commonly known as 1980 Prado Avenue, Memphis, Tennessee 38116 is scheduled to be sold at foreclosure sale.

IF THE ORIGINAL CREDITOR IS DIFFERENT FROM THE CREDITOR ON THE ATTACHED NOTICE OF SALE, THEN UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS OF THE RECEIPT OF THIS NOTICE, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR.

THE LAW FIRM OF WILSON & ASSOCIATES, P.L.L.C. COLLECTS DEBTS FOR MORTGAGE LENDERS. ANY INFORMATION OBTAINED IN THIS REGARD MAY BE USED FOR THAT PURPOSE. If you have any questions, please feel free to contact our Loss Mitigation Department at 501-734-2100.

Sincerely,

WILSON & ASSOCIATES, P.L.L.C.

Enclosure

cc:

LenStar

## **NOTICE OF TRUSTEE'S SALE**

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated August 14, 1987, and the Deed of Trust of even date securing the same, recorded August 25, 1987, as Instrument No. AA 4168 in Office of the Register of Deeds for Shelby County, Tennessee, executed by Eddie S. Jones and Pamela Jones, conveying certain property therein described to Ralph E. Kelly and Thomas F. Baker, IV as Trustee for First Tennessee Bank National Association; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee will, on June 29, 2012 on or about 12:00 P.M., at the Shelby County Courthouse, Memphis, Tennessee, offer for sale certain property hereinafter described to the highest bidder **FOR CASH**, free from the statutory right of redemption, homestead, dower, and all other exemptions which are expressly waived in the Deed of Trust, said property being real estate situated in Shelby County, Tennessee, and being more particularly described as follows:

**Lot 195, Section B, Holmesdale Subdivision, as shown on plat of record in Plat Book 30, Page 74, in the Register's Office of Shelby County, Tennessee.**

**ALSO KNOWN AS: 1980 Prado Avenue, Memphis, Tennessee 38116**

The HB 3588 letter was mailed to the borrower(s) pursuant to Tennessee Code Annotated 35-5-117. This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property: Eddie S. Jones; Pamela Jones; Memphis Radiological; Ford Motor Credit Company; Internal Revenue Service; Ford Motor Credit Company; McClain Motors; Credit Acceptance Corporation; BMH Desto; Methodist Health Systems; Capital One Bank; Midland Funding LLC

On or about December 12, 2002, the United States of America, Internal Revenue Service, filed a federal tax lien against the Defendant, Pamela K Jones, recorded in the Register's Office of Shelby County, Tennessee, as Instrument No. 02212307. Any interest in the property held by the United States of America, Internal Revenue Service, by virtue of the aforementioned federal tax lien is both junior and inferior to the interests held by First Horizon Home Loans, a division of First Tennessee Bank National Association. Provided, however, that the United States of America, Internal Revenue Service, pursuant to 26 U.S.C. §7425 and 28 U.S.C. §2410(c), shall have one hundred and twenty (120) days from the date of the sale within which to redeem the property by virtue of its tax lien(s) herein by payment of the actual amount paid by the purchaser at the

foreclosure sale, plus any amount in excess of the expenses necessarily incurred in connection with such property, less the income from such property, plus a reasonable rental value of such property. As required by 26 U.S.C. §7425(b), the United States of America, Internal Revenue Service has been given timely notice of this action.

On or about August 15, 2003, the United States of America, Internal Revenue Service, filed a federal tax lien against the Defendant, Pamela K Jones, recorded in the Register's Office of Shelby County, Tennessee, as Instrument No. 03163140. Any interest in the property held by the United States of America, Internal Revenue Service, by virtue of the aforementioned federal tax lien is both junior and inferior to the interests held by First Horizon Home Loans, a division of First Tennessee Bank National Association. Provided, however, that the United States of America, Internal Revenue Service, pursuant to 26 U.S.C. §7425 and 28 U.S.C. §2410(c), shall have one hundred and twenty (120) days from the date of the sale within which to redeem the property by virtue of its tax lien(s) herein by payment of the actual amount paid by the purchaser at the foreclosure sale, plus any amount in excess of the expenses necessarily incurred in connection with such property, less the income from such property, plus a reasonable rental value of such property. As required by 26 U.S.C. §7425(b), the United States of America, Internal Revenue Service has been given timely notice of this action.

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. W&A No. 931-20645

DATED May 15, 2012

INSERTION DATES:

May 18, 2012  
May 25, 2012  
June 1, 2012

WILSON & ASSOCIATES, P.L.L.C.,  
Successor Trustee

FHA No. 482-195075-6

DSaleNoticeTN-Shellie\_mshemrod\_120515\_1311

**FOR SALE INFORMATION, VISIT WWW.MYFIR.COM  
and WWW.REALTYTRAC.COM**